

REMARKS/ARGUMENTS

The above-referenced application was filed on May 30, 2006. In a final Office Action dated September 3, 2009, objections were raised with respect to the drawings, while claims 1-20, 22 and 23 were rejected as obvious. By way of this amendment, claims 1 and 23 are amended, and new claims 24 and 25 are added. Because two total claims are added hereby and three independent claims are pending, this response is accompanied by the requisite fee of \$104.00 for the net addition of two total claims. It is believed that no additional fees are due for the consideration of this paper. However, if additional fees are due, the Commissioner is authorized to charge such fees to deposit account number 50-3629. Reconsideration and allowance of the pending claims is respectfully requested.

Response to Drawing Objections

The Office action reasserts that Applicants have failed to provide Figs. 1-3 that are referenced in the written description of the application. It is unclear why this assertion is being made as Figs. 1-3 of the application are included in the published version of the present application at drawing sheets 1 of 2 and 2 of 2 of U.S. Pat. Appl. Publ. No. 2007/0239465, published October 11, 2007. However, in the interest of expediting prosecution of the present application, Applicants respectfully submit herewith a Resubmission of Formal Drawings including Figs. 1-3 as referenced in the application and described in full at paragraphs [0051]-[0089] of the published application. Further support for the drawings is provided by Figs. 1-3 and the accompanying text of the parent PCT application to which priority is claimed and which is expressly incorporated by reference in the Preliminary Amended filed with the present application on May 30, 2006. In view of the submission of the drawings, Applicants respectfully request entry of the drawings in this case and withdrawal of the objection to the claims.

Response to Rejections under 35 U.S.C. § 103(a)

Turning to the prior art rejections, claims 1-3, 13, 15-19 and 23 are rejected under 35 USC §103 as being obvious over Squire et al. (U.S. Patent No. 5,917,407) in view of Chase et al. (U.S. Pat. Appl. Publ. No. 2003/0034873). However, the claims have been amended to include additional elements lacking in the cited art and thus the obviousness rejection must be withdrawn. To support an obviousness rejection, MPEP §2143.03 requires "all words of a claim to be considered" and MPEP § 2141.02 requires consideration of the "[claimed]

invention and prior art as a whole.” Further, the Board of Patent Appeal and Interferences recently confirmed that a proper, post-*KSR* obviousness determination still requires the Office make “a searching comparison of the claimed invention – including all its limitations – with the teaching of the prior art.” See, *In re Wada and Murphy*, Appeal 2007-3733, citing *In re Ochiai*, 71 F.3d 1565, 1572 (Fed. Cir. 1995) (*emphasis in original*). See also, *In re Royka*, 490 F.2d 981, 180 USPQ 580 (CCPA 1974) (to establish a *prima facie* obviousness of a claimed invention, all the claim features must be taught or suggested by the prior art). Thus, it remains well-settled law that an obviousness rejection requires at least a suggestion of *all* of the claim elements.

As illustrated on Figures 1 and 2 of the application below, the method claimed in claim 1 is an automatic rental method which uses a system comprising the following entities:

- **bicycles 1**,
- **locking stations 9** on which the bicycles 1 are locked before they are rented and on which said bicycles are locked again after being rented,
- **interactive terminals 2**, each controlling several locking stations 9 and enabling a user to rent a bicycle (each interactive terminal 2 and the associated locking stations 9 thus constitute a bicycle rental station or bicycle rental),
- a **rental management server 11** which communicates with the interactive terminals 2 of the system, and
- a **money server 10** which also communicates with the interactive terminals 2 of the system.

FIG.1.

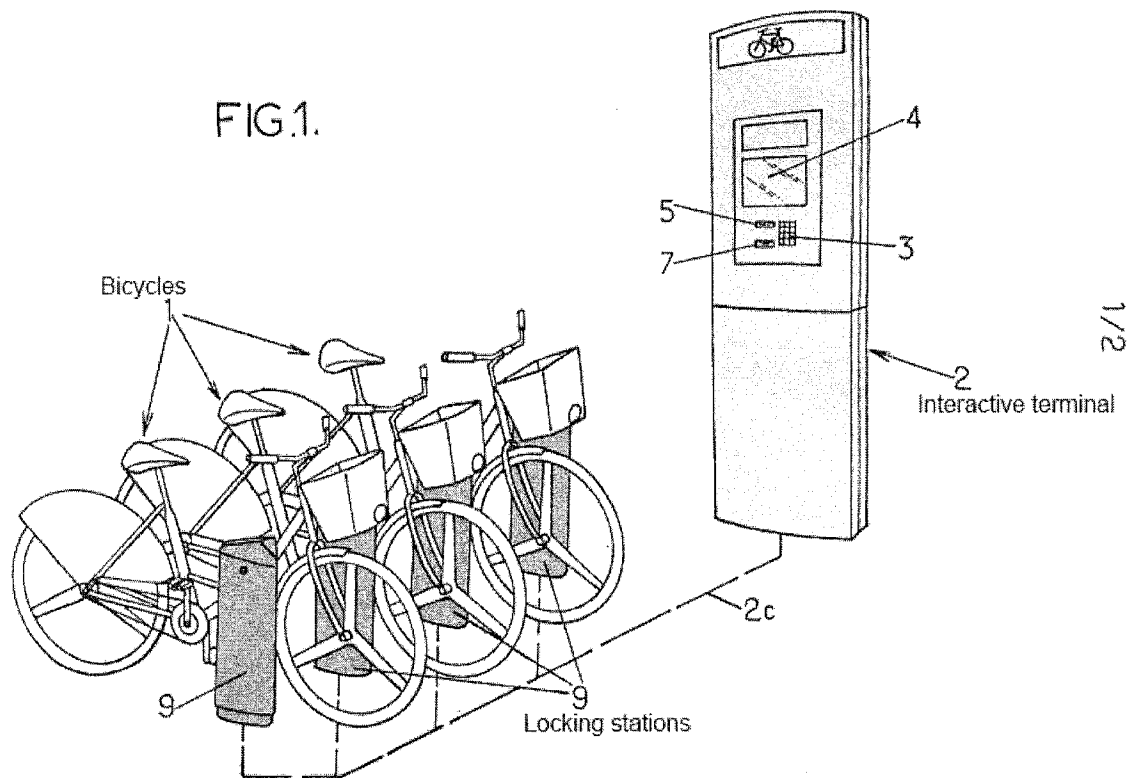
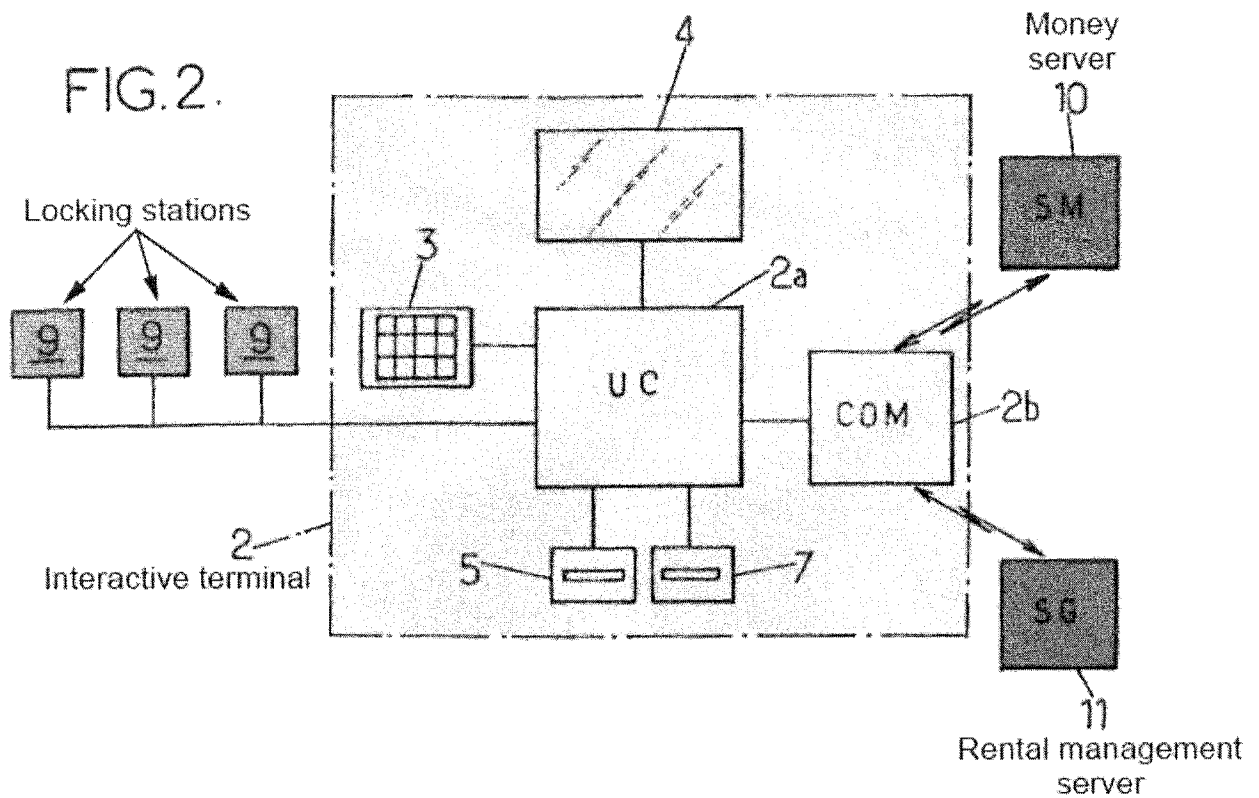


FIG.2.



Automatic rental systems for bicycles may have several way of operation, according to the type of user:

- some users are regular users, registered in advance in the system and having, for example, a dedicated access card, and
- other users are temporary users, for example tourists or other persons staying for a short time in a town, or inhabitants of the town who are not familiar with the bicycle rental system.

The claimed method relates to the operation of the system in the second case, i.e. for **temporary users**. More particularly, the claimed method relates to an operation in three steps:

- (a) **An initial, temporary subscription step:** during this initial step, the user has a **payment card** read by an interactive terminal 2 of the system, which interactive terminal communicates with the money server 10 for generating a **debit authorization** of a certain maximum amount and valid for a certain period, and then an **authorization identifier** which identifies this authorization, is memorized in the rental management server.



Interactive terminal

It should be noted that during this initial temporary subscription step, **the system does not memorize personal data from the card of the user**, but the money server generates a **debit authorization identifier which can thus be anonymized** (only the money server can then connect this identifier to the

user). This appears in the claim by the fact that the **authorization identifier identifies the authorization and thus does not identify the user** (i.e. there is no objective relation between this identifier and the user) and by the fact that **the authorization identifier is generated by the money server** (which enables the protection of sensitive personal data in the money server, which may generally be highly protected and highly controlled by strong legislation).

- (b) **One or several rental steps** in which the user gives an **ID code** depending upon the authorization identifier (the ID code may be the same as the authorization identifier in some embodiments), then the rental management server 11 checks the ID code, authorizes or not the bicycle rental and increments a rental account.
- (c) **A final debit step** in which the rental management server 11 has the payment card debited by the money server 10, within the limit of the authorized amount and before the end of the validity period of the debit authorization. The debit is a function of the bicycle rentals (for instance, the debited amount depends upon the rental times and possibly of a deposit amount if the rented bicycle has not been given back).

The claimed method has in particular the following advantages:

i. **Easy access to the service for the temporary users:**

The claimed method enables a particularly easy temporary use of the bicycles, since the access to the system for a limited period of time (**irrespective of the number of rentals occurring in this period**) only requires that the temporary user has **his payment card read one single time** by an interactive terminal 2 of the system, **on any one of the bicycle rental stations or areas of the system**. Thanks to this easy access, the automatic bicycle rental system can meet needs which were not previously met and which represent approximately 50% of the total needs for bicycle rentals. Thus, the claimed invention enables double the use of rented bicycles, compared to previous automatic bicycle rental methods.

ii. User safety:

The claimed method has also the advantage of being safe for the user, since it does not require registering personal data of the user by the operator of the rental system. Such personal data can be retained by the money server, which is highly secured and may be subject to very strict legislation for avoiding any unsuitable disclosure of the personal data of the user.

iii. Operator safety:

The claimed method also enables the operator of the system to protect himself against fraud and in particular against theft of the rented bicycles:

- since the money server can still identify the user, the operator may request an investigation from legal authority in case of a theft, so that this authority may find the user through the money server; and
- the operator may determine the amount of the debit authorization at a sufficient level so as to cover the price of the bicycle, and thus debit the payment card of this amount at the final debit step if the rented bicycle has not been given back.

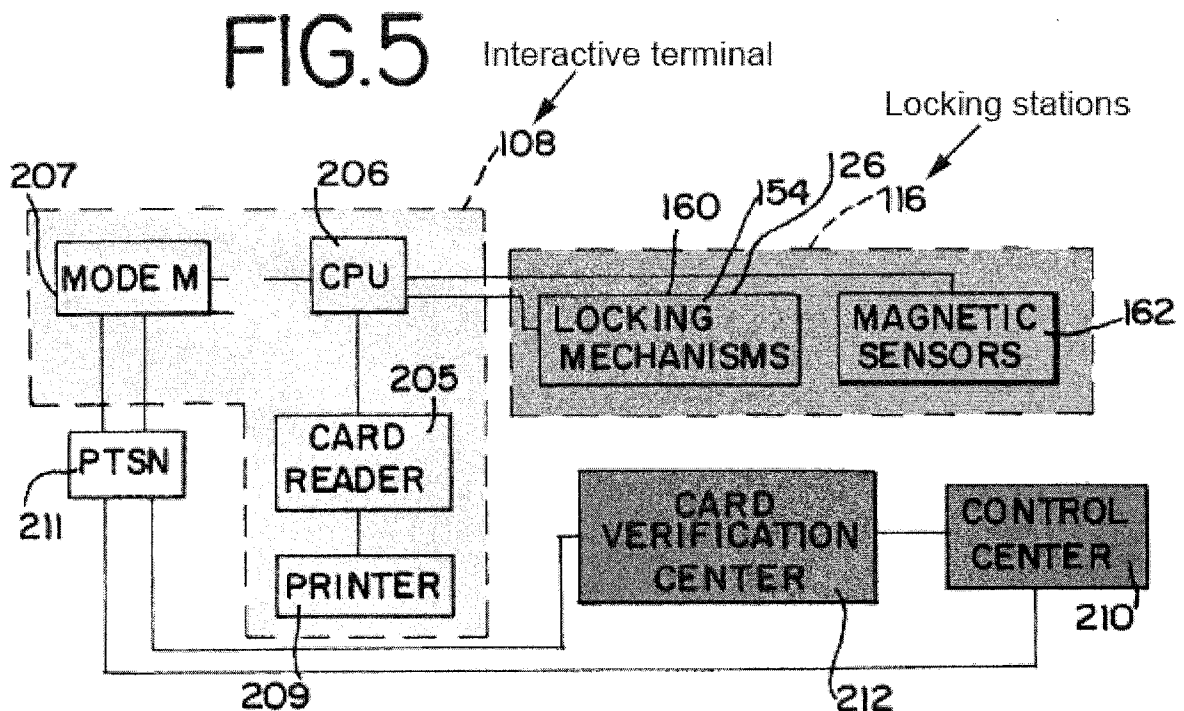
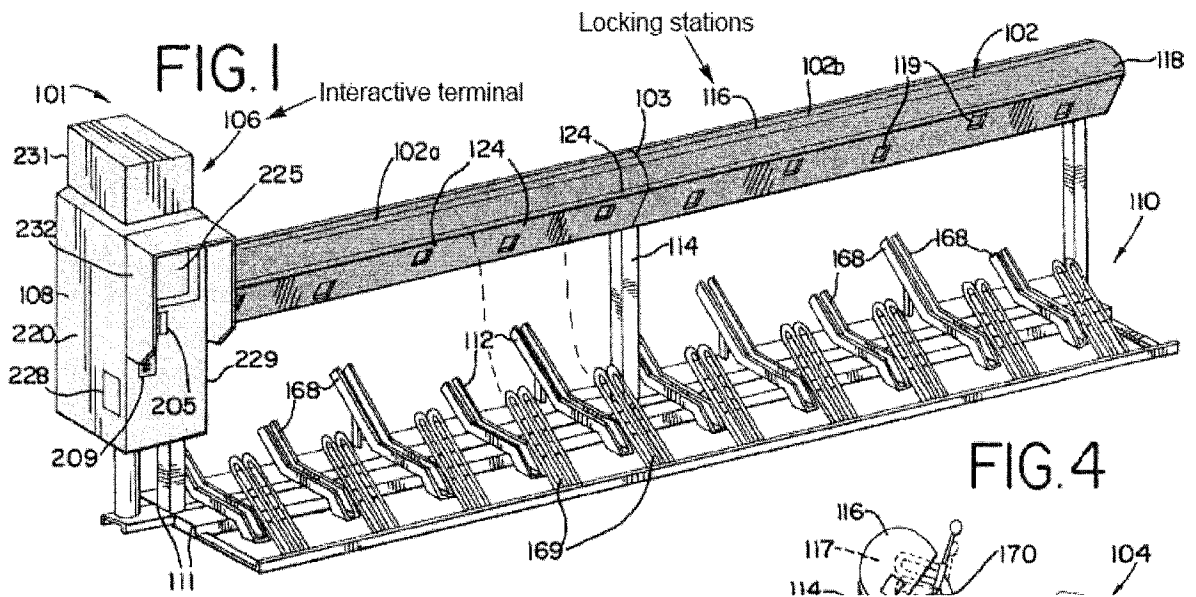
iv. Savings:

The claimed method enables to limit the number of bank transactions, and thus the transaction costs, since the payment card is not debited at each rental, but only once at the end of the authorization period. This enables substantial savings at the scale of a town, known that the average number of rentals per temporary user is around 2 to 2.5 bicycle rentals per day in towns such as Paris, France.

Squire et al discloses an automatic bicycle rental system which includes, as shown hereafter (the coloring/shading added on the figures of Squire et al. correspond respectively to those already used above for similar elements of the present invention):

- **bicycles 104,**
- **interactive terminals 106** ("control component"),
- **a rack 116 of locking stations** which are controlled by interactive terminal 106 and on which the bicycles 104 can be locked,

- a control center 210 connected to several interactive terminals 106, and
- a credit verification center 212.



Squire et al. discloses a rental method **without any subscription**, comprising an **initial renting step** and a later debit step.

- (a) **Initial renting step:** As indicated in particular at col. 10, line 56 to col. 11, line 15, the user inserts initially a payment card in a card reader 205 belonging

to the interactive terminal 106. The interactive terminal 106 (more particularly the computer 206 thereof) reads the card number and **opens a customer** file in its memory. This customer file is **identified by the number of the payment card**, i.e. by a personal data of the user. The interactive terminal 106 communicates then with the card verification center 212 to check whether the card is valid and whether sufficient credit remains on the card (col. 11, lines 5 - 8 of Squire et al.). If the card verification center 212 authorizes the transaction, the user is invited to give the number of a bicycle locking station in the rack 116 (col. 11, lines 16 - 18). The interactive terminal 106 then unlocks the bicycle of this locking station (col. 11, lines 24 - 34) and the user can use this bicycle.

(b) **Debiting step:** When the user stops using the rented bicycle, he or she returns the bicycle to the bicycle renting station, as follows:

- the user must insert again his / her payment card in the card reader of the interactive terminal 106, so that the computer 206 of this interactive terminal retrieves the customer file from the memory, using the card number (col. 11, lines 38 - 43), and
- the interactive terminal 106 then indicates to the user in which bay 124 to re-lock the bicycle on the rack 116 (col. 11, lines 45 - 49).

When the rented bicycle has been returned to the renting station and the payment card has been read again by the interactive terminal 106, the amount of the rent is debited from the card of the user (col. 12, lines 18 - 20). The payment card of the user is thus debited each time a bicycle is rented.

It should be noted that Squire et al. teaches that multiple rental stations 101 can be interconnected to form a system controlled by a control center 210. The task of the control center 210 is to centralize data from the interactive terminals 106, such as rental charges, frequency of the rentals, total usage factor and the like, according to the location of the rental station 101 (col. 12, lines 30 - 37). The control center 210 is thus used to:

- enable the operator to monitor the rentals and if necessary to add bicycles in the rental stations 101 which would lack bicycles (col. 12, lines 37 - 41 and col. 12, lines 46 - 50),

- track the movements of bicycles between the various rental stations (col. 12, lines 41 - 46), and
- inform full or empty rental stations of the nearest rental station having empty space or having bicycles available (col. 12, lines 50 - 56).

Squire et al. further indicates, without any further precision, that interconnecting the rental stations 101 enables a user to rent a bicycle 104 at one rental station and to return it at another rental station (col. 12, lines 56 - 58).

The method according to claim 1 distinguishes over Squire et al. by the following features:

(1) The method of claim 1 includes **an initial subscription step (a) which is distinct and independent from the rental steps (b). This feature enables a user to successively rent several bicycles with the same ID code obtained at the initial step (a).** To the contrary, Squire et al. teaches that reading the payment card of the user is part of the rental process which has to be repeated each time the user rents a new bicycle. There is no initial subscription step as the claimed step (a), enabling multiple subsequent rentals. At paragraph 8 of the Office Action, the Examiner points out that multiple rentals were not positively claimed in claim 1 and states that a recitation of how the claimed method is *intended to be employed* is not a distinctive feature. As amended, Claim 1 now states that the authorization identifier is *“enabling several subsequent rental steps within said maximum value and said limited period”*.

Further, it is unquestioned that the claimed method has an initial subscription step that is distinct and independent from any subsequent rental step.

- In the claimed method, the user can carry out step (a) and then defer the rental of a bicycle (step (b)) until any time during the claimed “limited period;” and
- several rentals are made possible because the only limits are the authorized debit amount and the authorized period.

Consequently, claim 1 enables multiple rentals (of course, the user is free to rent only once), contrary to Squire et al. where each rental has to begin with a card reading and an authorization of the money server.

(2) The claimed method makes use of a rental management **server** and of a money **server**, whereas Squire et al. does not teach that control center 210 and credit verification center 212 be servers. At paragraph 8 of the Office Action, the Examiner indicates that the use of such servers fails to affect the method steps of claim 1. However, the method steps (a), (b) and (c) of claim 1 require an automated and fast operation which could not be possible without the use of servers.

(3) According to claim 1, the money server 10 sends a **debit authorization of a certain maximum amount and valid for a certain period which enables the user to make several rentals** within the maximum debited value and the authorized period without having to reread the payment card. This feature is not taught by Squire et al., and Squire et al. does not enable successively renting several bicycles from a single reading of the user's card. At paragraph 8 of the Office Action, the Examiner states that Squire et al. disclose at col. 9, line 55 – col. 10 line 13, an authorization to debit a deposit on the user card, which would imply an authorization payment of a certain amount. Applicant respectfully disagrees. This passage of Squire et al. (*"the rental and any deposit required for the rental is charged to the card"*) implies that the rental and the deposit are actually charged to the card at the rental step, which is very different from the claimed debit authorization which is not charged to the card. In the claimed method, the card is automatically charged at the end of the validity period (step (c)), not at step (a). In any case, the passage mentioned by the Examiner cannot be interpreted as meaning that a debit authorization for a deposit is given at the beginning of the rental step, since there is no support for such interpretation except hindsight. Further, the possibility of several rentals based on a single card reading is excluded in Squire et al.

(4) In step (a) of claim 1, one memorizes a **debit authorization identifier generated by the money server**, not a personal identifier of the user, so that the operator of the rental system has no access to personal data of the user, which is beneficial for the user in terms of safety. To the contrary, in Squire et al., each transaction is identified by **the number of the payment card of the user**, i.e. by personal data of the user. A card ID cannot be considered as being the claimed debit authorization ID (i.e. a transaction ID), since the same card can be used for several transactions and therefore the card ID cannot be considered as a transaction ID.

At paragraph 8 of the Office Action, the Examiner states that claim 1 is not limited to an authorization identifier which would identify the authorization only, not the

user. Applicant respectfully disagrees. As a matter of fact, the claimed debit authorization ID cannot be considered as being personal data since the personal data can be limited to the money server in the claimed method and the ID code received by the user can be transmitted to another user, so that the system run by the rental operator has no information about the actual user. In any case, Squire et al. does not teach any authorization ID which is allocated and transmitted by the money server as claimed, which is the feature enabling protection of the user's privacy in the claimed method as explained above in the discussion of user safety.

(5) According to claim 1, the debit authorization identifier is **memorized in the rental management server 11** at step (a), whereas in Squire et al., the customer file is memorized in the interactive terminal 106 which read the payment card. At paragraph 8 of the Office Action, the Examiner asserts that storing the debit authorization identifier in the rental management server does not affect the claimed method in a manipulative sense. Applicant respectfully disagrees. Storing the debit authorization identifier in the rental management server enables later centralized and quick automated rental management, even in cases where the bicycles are rented at one station and returned at another one, since all stations can easily and directly communicate with the rental management server at step (b), and the server can easily and automatically communicate with the money server to charge the user card at step (c) at the end of the limited period.

(6) According to claim 1, at each rental step (b), the user gives **an ID code linked to the debit authorization identifier**. This substep does not exist in Squire et al., since the rental step begins by reading the payment card in the reference.

(7) According to claim 1, at each rental step (b), the ID code given by the user is **checked by the rental management server 11**, which authorizes the rental or not and increments a rental account. In Squire et al., the control center does not check any code or authorize any rental or increment any rental account of the user. Therefore, this centralized management in the claimed method enables an easy operation of a system including a plurality of stations, whereas in Squire et al., all rental management operations are made in the interactive terminals 106, which is notably complicated when a user takes a bicycle at one station and returns it at another station. As a matter of fact, the method of Squire et al. implies determining which station is the initial station, and then having the two stations communicate together to retrieve the customer file at the second station.

(8) According to claim 1, during the debiting step (c), the payment card is **debited by the rental management server**, using the debit authorization identifier. This debiting step can therefore be automatic and does not require any further card reading, whereas in Squire et al., the card is **debited by the interactive terminal 106** of the station at which the user returns the bicycle. This debiting step is made using the card number, therefore requiring a further card reading. Therefore:

- In Squire et al., the payment card is debited each time the user returns a bicycle, which is costly in transaction costs and inconvenient for the user; and
- this debiting step implies complex data exchanges between interactive terminals 106 of the stations 101 as soon as the user takes the bicycle at one station and returns it at another station. In such a case, payment of the rental implies determining which station is the initial station and then having the two stations communicate together to retrieve the customer file at the second station before communicating with the money server.

At paragraph 8 of the Office Action, the Examiner asserts that Squire et al. would disclose at col. 9, line 55 – col. 10 line 13, an authorization to debit a deposit on the user card, which would imply an authorization payment of a certain amount given at “step (a)”. Applicant respectfully disagrees. First of all, step (a) does not exist in Squire et al., as already explained above. Further, this passage of Squire et al. (“*the rental and any deposit required for the rental is charged to the card*”) implies that the rental and the deposit are **actually** charged to the card at the beginning of the rental step, which is very different from the claimed debit step (c) which is carried out after the rental steps (b).

The Chase et al. publication fails to disclose the elements missing from Squire et al., and therefore does not provide a sufficient basis for establishing a *prima facie* case of obviousness. Chase et al discloses a method for renting cars wherein a “zipcar.com server” manages a database of cars and registered users. In this database, each registered user has a personal ID (paragraph [0034]). Chase et al teaches that the registered user can reserve a car at a certain location for a certain period (paragraphs [0018] and [0053]). When the user takes the reserved car, he / she enters a user ID for checking his identity (§50) and the zipcar.com server then enables the rental.

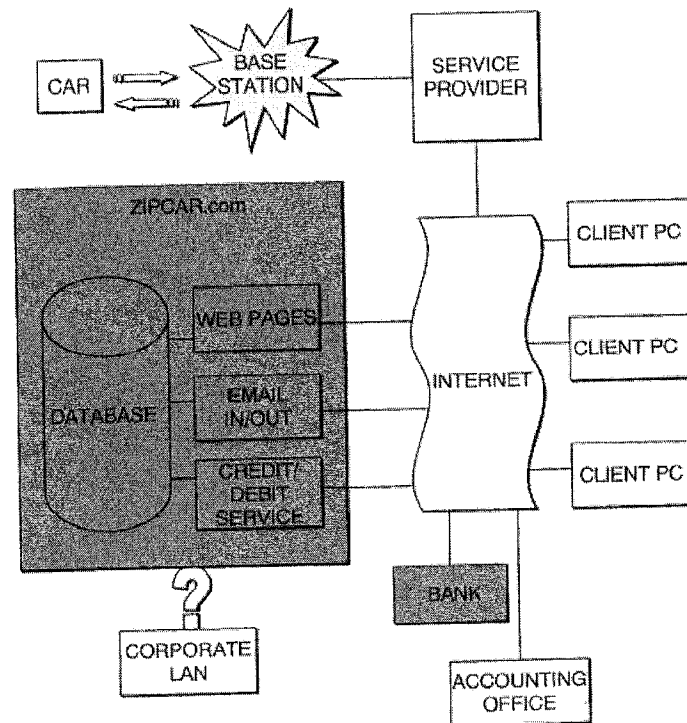


FIG. 2

First of all, a person skilled in the art would not have tried to find an efficient solution to the problem of temporary subscriptions in Chase et al., since Chase et al. requires the users to be registered in advance in the database of the zipcar.com server, which is useless for the tourist which would like to rent a car through the automatic system of Chase et al. “on the spot”, without being previously known to the system. In such a case, the tourist would have to go through the complete and cumbersome process of becoming a long term registered user, which is even more cumbersome and longer than renting a car through a usual renter. For this first reason, Chase et al. could not have rendered claim 1 obvious in combination with Squire et al. because the person skilled in the art would not have combined those two documents.

Even supposing that the person skilled in the art would have tried such combination (which is denied), such combination would not have led the person skilled in the art to the claimed invention. Chase et al. does not provide the teaching missing from Squire et al. of the differences (1) – (6) and (8) between the limitations of claim 1 and the disclosure of Squire et al.:

(1) Chase et al. discloses no **initial subscription step (a) which would be distinct and independent from the rental steps (b) and which would enable several rentals.** In

Chase et al., the initial step is a **reservation step without any card reading** and this reservation step is not independent from the later rental step. To the contrary, this reservation step is connected to one single possible rental, and the same reservation cannot be used for successive rentals at will (which would be inconsistent with the very notion of “reservation”).

(2) The use of a money **server** is not taught by Chase et al. At paragraph 8 of the Office Action, the Examiner indicates that the use of such servers fails to affect the method steps of claim 1. However, the method steps (a), (b) and (c) of claim 1 require an automated and fast operation which could not be possible without the use of servers.

(3) Chase et al. does not teach that the money server sends a **debit authorization of a certain maximum amount and valid for a certain period**, which in the claimed method enables then to make several rentals within the maximum amount and the authorized period, without having to read again the payment card. This feature is not taught by Chase et al., and Chase et al. does not enable successively renting several bicycles from a single reading of the user card.

At paragraph 8 of the Office Action, the Examiner states that Chase et al. would teach reserving a vehicle for a limited period of time, so that it would be obvious to reserve a bicycle for a limited period of time in Squire et al. Applicant respectfully submits that the Examiner’s assertion is not related to a claimed feature. Claim 1 does not recite that a bicycle is reserved for a limited period of time: claim 1 recites that the debit authorization is valid for a certain period of time, which is absent from Chase et al.

(4) Chase et al. does not teach that the rental management server memorizes a **debit authorization identifier generated by the money server**. In Chase et al., the user ID is memorized in advance, but this user ID is not a debit authorization ID.

Further, the operator of the rental system in Chase et al. has access to personal data of the user, contrary to the claimed method which enables to protect such personal data in the money server. At paragraph 8 of the Office Action, the Examiner states that claim 1 is not limited to an authorization identifier which would identify the authorization only, not the user. Applicant respectfully disagrees. As a matter of fact, the claimed debit authorization ID cannot be considered as being a personal data since the personal data can be limited to the money server in the claimed method and the ID code received by the user can be transmitted to another user, so that the system run by the rental operator has no information about the actual user. In any case, Squire et al. does not teach any authorization ID which is allocated

and transmitted by the money server as claimed, which is the feature enabling protection of the user's privacy in the claimed method as explained above in the discussion of user safety.

Furthermore, the Examiner asserts that the user ID could be the claimed authorization ID, but a debit authorization ID is a code that enables a third party to charge the user card in the money server without any further approval of the user. This definition is of course not applicable to the user ID of Chase et al. (Applicants would be interested to hear whether anyone ever succeeded in charging a payment card belonging to another person in a money server just by knowing the identity of said other person.).

(5) Since Chase et al. does not teach any debit authorization identifier, this document cannot teach that the debit authorization identifier is **memorized in the rental management server 11** as claimed. As noted above, storing the debit authorization identifier in the rental management server does affect the claimed method in a manipulative sense.

(6) Since Chase et al. does not teach any debit authorization identifier, this document cannot teach that the user gives **an ID code linked to the debit authorization identifier**. The driver specific code of Chase et al. is linked to the driver, not to any debit authorization.

(8) Chase et al. does not teach that the user's payment card is **debited by the rental management server, using the debit authorization identifier**.

Because neither the Squire et al. patent nor the Chase et al. publication teach or suggest any of these elements, it follows that the proposed combination of the references does not render obvious either independent claim 1 or claims 2, 3, 13, 15-19 depending there from.

The system of claim 23 also differentiates over Squire et al. at least by the following features:

(1') Claim 23 mentions a **rental management server** and a **money server**, whereas Squire et al. does not disclose that control center 210 and credit verification center 212 be servers.

(2') According to claim 23, the interactive terminals include **means for obtaining a debit authorization of a certain maximum value and valid for a limited period** on the payment card, this authorization being **issued by the money server** and **enabling multiple rentals**, and said authorization being identified by an **authorization identifier**. This feature is absent from Squire et al., where the interactive terminal receives no authorization

temporary debit authorization and no authorization identifier from the credit verification center 211.

(3') According to claim 23, the **rental management server** includes means for memorizing said authorization identifier. To the contrary, in Squire et al., each transaction is **identified by the payment card number** and not by any ID identifying the authorization (i.e. the transaction), so that the operator of the system of Squire et al. possesses sensitive data belonging to the user. Further, Squire et al. provides that the client file (with the card number) is memorized in the interactive terminal 106 used for the rental, not in the control center 210.

(4') According to claim 23, the **rental management server** includes means for **determining whether an ID code given by the user corresponds to said authorization identifier, so as to authorize a rental or not** and for incrementing a **rental account** at each rental. These features cannot be found in Squire et al., since in Squire et al., any rental begins with reading the payment card instead of beginning by giving the ID code corresponding to a debit authorization identifier previously received from the money server. Further, the authorization of rental is given directly by the interactive terminal 106 of Squire et al. and not by the control center 210, and Squire et al. does not provide for any rental account.

(5') According to claim 23, the **rental management server** is adapted to communicate to the money server, the authorization identifier and an amount to be charged on the payment card account, said amount being a function of the rentals made and being at most equal to said maximum value. In Squire et al., the payment card is **charged by the interactive terminal 106** of the rental station 101 where the user returns the rented bicycle, and this debit is made after reading the payment card again and not automatically from a payment authorization ID.

A person skilled in the art would not have looked to Chase et al. with reference to Squire et al. and combined the references as proposed in the Office action. First of all, a person skilled in the art would not have tried to find an efficient solution to the problem of temporary subscriptions in Chase et al., since Chase et al. requires the users to be registered in advance in the database of the zipcar.com server. Such registration is useless for the tourist which would like to rent a car through the automatic system of Chase et al. "on the spot," without being previously known to the system. In such a case, the tourist would have to go through the complete and cumbersome process of becoming a long term registered user,

which is even more cumbersome and longer than renting a car through a usual renter. For at least this first reason, Chase et al. could not have rendered claim 23 obvious in combination with Squire et al. because the person skilled in the art would not have combined the two documents.

Even assuming that a person skilled in the art would have tried such combination (which is denied), such combination would not have led the person skilled in the art to the claimed invention of claim 23. Chase et al. would not have provided the teaching missing from Squire et al. of the differences (1') – (5') and (8) between claim 23 and Squire et al. discussed above.

- (1') Chase et al. does not disclose any money **server**.
- (2') In Chase et al, the base station does not include **means for obtaining a debit authorization of a certain maximum value and valid for a limited period** with the payment card, this authorization being **issued by the money server and enabling multiple rentals**, and said authorization being identified by an **authorization identifier**. No debit authorization is provided in Chase et al., no card reading is provided at the reservation step, and multiple rentals are not available from a single reservation.
- (3') In Chase et al., the **rental management server** (Zipcar.com server) does not include means for memorizing any authorization identifier. In Chase et al., the user ID is memorized in advance by the Zipcar.com server, but this user ID is not a debit authorization ID.
- (4') In Chase et al., the **rental management server does not** include means for **determining whether an ID code given by the user corresponds to said authorization identifier, so as to authorize a rental or not** and for incrementing a **rental account** at each rental. Since Chase et al. does not teach any debit authorization identifier, this document cannot teach that the user gives an ID code linked to the debit authorization identifier. The driver specific code of Chase et al. is linked to the driver, not to any debit authorization. Further, no rental account is incremented at each rental in Chase et al.
- (5') Chase et al. does not provide that the **rental management server** is adapted to communicate to the money server, the authorization identifier and an amount to be charged on the payment card account, said amount being a function of the rentals made and being at most equal to said maximum value obtained at the debit authorization.

Therefore, the subject matter of claim 23 is not obvious over Squire et al. in view of Chase et al. In light of all the foregoing the claimed subject matter of amended claims 1-3, 13, 15-19 and 23 would not have been made obvious by a combination of Squire et al and Chase et al., and such obviousness rejection should be withdrawn and should not be extended to new claims 24 and 25 for similar reasons.

Claims 4-12, 14, 20 and 22 are also rejected as obvious based on Squire et al. and Chase et al. in further view of Laval et al., Tung and Meunier. However, Laval et al., Tung and Meunier are only cited to purportedly show dependent features and are even further removed from the claimed subject matter than the main references of Squire et al. and Chase et al. In no way do they supply all the missing elements identified above. In light of this, applicants respectfully submit that such obviousness rejections should be withdrawn as well.

CONCLUSION

For at least the foregoing reasons, reconsideration and withdrawal of the rejection of the claims and allowance of the currently pending claims are respectfully requested. Should the Examiner wish to discuss the foregoing or any matter of form in an effort to advance this application toward allowance, Examiner Long is urged to telephone the undersigned at the indicated number.

Dated: March 3, 2010

Respectfully submitted,

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